

United States Bankruptcy Court
District of North DakotaIn re:
Stephanie Ruth Hammes
DebtorCase No. 23-30256-skH
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0868-3
Date Rcvd: Nov 08, 2023User: admin
Form ID: 318Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db	+ Stephanie Ruth Hammes, 907 Bremner Ave, Bismarck, ND 58503-0986
1086854	+ Alisha Ankers, 1712 Main Ave #202, Fargo, ND 58103-1528
1090332	+ BMO Bank N.A., AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1086859	Bravera Bank, f/k/a American Bank Center, 115 3rd Ave W, Dickinson, ND 58601
1086858	Bravera Bank, 1151 3rd Ave W, Dickinson, ND 58601-3804
1086862	Dept of Ed/Nelnet, Attn: Bankruptcy, Claims/Nelnet PO Box 82505, Lincoln, NE 68501
1086863	Dept of Ed/Nelnet, Attn: Bankruptcy, Claims/Nelnet PO Box 82505, Lincoln, NE 68505
1086865	+ Grace & Growth Psychology Services, PLLC, 1120 College Drive STE 201, Bismarck, ND 58501-1225
1086867	Kimberly L. Schwartz, P.O. Box 985, Dickinson, ND 58602-0985
1086869	+ Larson Latham Huettl, LLP, 1100 College Drive, Bismarck, ND 58501-1240
1086870	+ North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1086878	+ Todd M. Wahl, 1120 College Drive Suite 201, Bismarck, ND 58501-1225

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 08 2023 23:51:00	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1086855	+ Email/PDF: bncnotices@becket-lee.com	Nov 08 2023 18:58:44	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
1086856	+ EDI: BANKAMER.COM	Nov 08 2023 23:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
1086857	+ Email/Text: bankruptcy@bmo.com	Nov 08 2023 18:49:00	Bank of the West, Attn: Bankruptcy, 180 Montgomery Street 25th Floor, San Francisco, CA 94104-4206
1086860	+ EDI: CITICORP.COM	Nov 08 2023 23:51:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs, Centralized Bankruptcy, PO Box 790040, St. Louis, MO 63179-0040
1086861	+ EDI: CITICORP.COM	Nov 08 2023 23:51:00	Costco Citi Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
1086864	+ Email/Text: crc_bankruptcy@fhh.com	Nov 08 2023 18:49:00	First Hawaiian Bank, Attn: Bankruptcy, PO Box 3200, Honolulu, HI 96847-0001
1086866	EDI: IRS.COM	Nov 08 2023 23:51:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1086868	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 08 2023 18:49:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
1086871	Email/Text: Charlotte.Rusch@SanfordHealth.org	Nov 08 2023 18:49:00	Sanford Health, PO Box 5071, Sioux Falls, SD 57117
1086872	+ EDI: RMSC.COM	Nov 08 2023 23:51:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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1086873	+ EDI: RMSC.COM	Nov 08 2023 23:51:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086874	+ EDI: RMSC.COM	Nov 08 2023 23:51:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
1086875	+ EDI: RMSC.COM	Nov 08 2023 23:51:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086876	+ EDI: RMSC.COM	Nov 08 2023 23:51:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
1086877	+ EDI: WTRRN BANK.COM	Nov 08 2023 23:51:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Gene W Doeling	heather@kaler-doeling.com mn20@ecfbis.com
Maurice VerStandig	on behalf of Debtor Stephanie Ruth Hammes mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Stephanie Ruth Hammes</u>	Social Security number or ITIN	xxx-xx-5475
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of North Dakota			
Case number:	23-30256		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephanie Ruth Hammes
aka Stephanie Hammes

11/8/23

By the court: Shon Hastings
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.